## DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby decoriginal, first, and sole inventor (if only owhich is claimed and for which a pater ACCOUNTS the specification of which Deplication No.  I hereby state that I have reviewed and referred to above. I acknowledge the dut I hereby claim foreign priority benefits to of any PCT international application(s) of application(s) for patent or inventor's certification.	ne name is listed below) or an ornat is sought on the invention ent is attached and/or was filed on and was amended of understand the contents of the ty to disclose information which is inder 35 U.S.C. § 119(a)-(d) or designating at least one country of the strong	iginal, first, and joint inventor (in ntitled: SYSTEM AND METHO June 15, 2001, as United States onabove-identified specification, in is material to patentability as defi § 365(b) of any foreign applicates they than the United States, listed	DS FOR PROVIDING S  Application No. 09/88  (if applicable).  Icluding the claims, as an aned in 37 CFR § 1.56.  ion(s) for patent or invented below and have also idented in the second	STARTER CREDIT CARD 0,777 or PCT International mended by any amendment stor's certificate or § 365(a) dentified below, any foreign
Country	Application Number	Date of Filing	Priority Claimed U	Inder 35 U.S.C. 119
			□ YES	□ NO
			□ YES	□ NO
I hereby claim the benefit under 35 U	I.S.C. § 119(e) of any United St	tates provisional application(s) lis	ted below:	·
Application	<del></del>		Date of Filing	
- 0.4 2001 C	Namber			
13 XTP X 1 2001 80				
as defined in 37 CFR § 1.56 which becapplication:  Application Number		Date of Filing		Pending, Abandoned)
I hereby appoint the following attorne therewith. FINNEGAN, HENDERSON No. 20,630; Arthur S. Garrett, Reg. No. 20,645; Jerry D. Voight, Reg. No. 26,691; C. Larry O'Rourke, Reg. No. 26,691; C. Larry O'Rourke, Reg. No. 27,932; Allen M. Sokal, Reg. No. 26 Thomas L. Irving, Reg. No. 28,619; Cl. Fuchs, Reg. No. 28,508; E. Robert B. Racine, Reg. No. 30,415; Thomas Christopher P. Foley, Reg. No. 31,354 Meyers, Reg. No. 25,146; Carol P. Ein Reg. No. 32,984; Barbara C. McCurdy, Reg. No. 32,824; Thomas W. Banks, F. 32,013; Andrew Chanho Sonu, Reg. No. 33,871; Michael R. McGurk, Reg. 33,216; Charles E. Van Horn, Reg. No. 33,921; James B. Monroe, Reg. No. 30,013; Andrew Chanho Sonu, Reg. No. 31,921; James B. Monroe, Reg. No. 31,921; James B. Monroe, Reg. No. 31,921; James B. Monroe, Reg. No. 32,013; Andrew Chanho Sonu, Reg. No. 31,921; James B. Monroe, Reg. No. 32,014; Aller B. McGurk, Reg. No. 32,014; Aller B. McGurk, Reg. No. 32,015; Aller B. McGurk, Reg. No. 33,921; James B. Monroe, Reg. No. 32,016; Charles E. Van Horn, Reg. No. 32,016; Charles E. Van Horn, Reg. No. 33,921; James B. Monroe, Reg. No. 33,921; James B. Monroe, Reg. No. 32,016; Charles E. Van Horn, Reg. No. 32,016; Charles E. Van Horn, Reg. No. 33,921; James B. Monroe, Reg. No. 32,016; Charles E. Van Horn, Reg. No. 32,016; Charles E. Van Horn, Reg. No. 33,921; James B. Monroe, Reg. No. 33,921; James B. Monroe, Reg. No. 33,921; James B. Monroe, Reg. No. 34,016; Charles E. Van Horn, Reg. No. 34,016; C	, FARABOW, GARRETT & DU No. 20,338; Donald R. Dunner, Pol. 23,020; Laurence R. Hefter, Pol. 26,014; Albert J. Santorelli, Ro. 26,325; John M. Romary, Ro. 695; Robert D. Bajefsky, Reg. No. 19,100; Barry H. Jenkins, Reg. No. 30,120; Barry H. Jenkins, Reg. No. 30,857; Pol. 19, Jenkins, Reg. No. 30,857; Pol. 19, Jenkins, Reg. No. 30,857; Pol. 19, Jenkins, Reg. No. 30,41; audi, Reg. No. 32,220; Walter York, Reg. No. 32,120; James K. Harles, No. 32,719; Christopher P. No. 33,457; David S. Forman, Rg. No. 32,045; Joann M. Neth, Jo. 40,266; Linda A. Wadler, Reg. 7,540, C. Gregory Gramenopo Son, FARABOW, GARRETT & DUNN made herein of my own knowledge made with the knowledge that we we we will the the knowledge that we we we will the	Reg. No. 19,073; Brian G. Brung Reg. No. 20,827; Kenneth E. P. Leg. No. 22,610; Michael C. Eli Eg. No. 26,331; Bruce C. Zotte No. 25,387; Richard L. Stroup, 155; Thomas W. Winland, Reg. N. W. Graham, Reg. No. 29,924; Robert E. Converse, Jr., Reg. N. 3; Roger D. Taylor, Reg. No. 28, M. Boyd, Jr., Reg. No. 31,738; Sammond, Reg. No. 31,738; Sammond, Reg. No. 31,964; Rich Isaac, Reg. No. 32,616; Bryan C. Reg. No. 33,694; Vincent P. Kov Reg. No. 33,694; Vincent P. Kov Reg. No. 33,218; Jeffrey A. Berk No. 34,629; Allen R. Jensen, Roulos, Reg. No. 36,532, and Tin Ner, L.L.P. 1300 I Street, N.W., Ner	erson, Reg. No. 20,291 (wold, Reg. No. 22,593; ayne, Reg. No. 23,098; mer, Reg. No. 27,680; Der. Reg. No. 27,680; Der. Reg. No. 28,478; Davido. 27,605; Basil J. Lewri Susan Haberman Griffen o. 27,432; Clair X. Muß,992; David M. Kelly, Riceven M. Anzalone, Reg. Nat. Personal Control of Susan Haberman Griffen o. 27,432; Clair X. Muß,992; David M. Kelly, Riceven M. Anzalone, Reg. Nat. January No. 22,467; Initch, Reg. No. 32,467; Initch, Reg. No. 33,751; Initch, Reg. No. 33,751; Initch, Reg. No. 36,743; Peg. No. 28,224; Lori Animothy J. May, Reg. No. Washington, D.C. 20005	Tipton D. Jennings, IV, Reg. Herbert H. Mintz, Reg. No. Richard H. Smith, Reg. No. ennis P. O'Reilley, Reg. No. d W. Hill, Reg. No. 28,220; is, Reg. No. 28,818; Martin I, Reg. No. 30,907; Richard Illen, Jr., Reg. No. 20,348; Iteg. No. 30,953; Kenneth J. No. 32,095; Jean B. Fordis, Io. 31,744; J. Michael Jakes, O9; M. Paul Barker, Reg. No. ; James W. Edmondson, Reg. ; Cheri M. Taylor, Reg. No. ; Michael R. Kelly, Reg. No. In Johnson, Reg. No. 34,498; 11,538. Please address all 5, Telephone No. (202) 408-belief are believed to be true; e by fine or imprisonment, or

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Listing of Inventors Continued on Page 2 hereof. ■ Yes □ No

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	·	
	Inventoris Cignatura	Date
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Post Office Address 4001 N. 9 <sup>th</sup> Street, # 705 Arlingt	on. VA 22203	

As a below named inventor, I hereboriginal, first, and sole inventor (if o which is claimed and for which a ACCOUNTS the specification of wh Application No.  I hereby state that I have reviewe referred to above. I acknowledge th I hereby claim foreign priority bene of any PCT international application application(s) for patent or inventor is claimed:	oy declare that: mily one name is list patent is sought of ich is attached and understand the duty to disclose efits under 35 U.S.	y residence, post office ted below) or an original the invention entind/or was filed on July and was amended on the contents of the all information which is unc. § 119(a)-(d) or § the east one country of the all the contents of the all information which is uncleased one country of the east one country of the all the east one country of the	tled: SYSTEM AND METHO une 15, 2001, as United States pove-identified specification, in material to patentability as defi 365(b) of any foreign application the United States, liste	DS FOR PROVIDING S s Application No. 09/880 (if applicable). Including the claims, as am ned in 37 CFR § 1.56. Ition(s) for patent or invented below and have also ide	TARTER CREDIT CARD 1,777 or PCT International rended by any amendment or's certificate or § 365(a) entified below, any foreign
Country	Applicat	ion Number	Date of Filing	Priority Claimed U	nder 35 U.S.C. 119
				□ YES	□ NO
hereby Dim the benefit under	1 35 U.S.C. § 119	(e) of any United Star	es provisional application(s) lis	ted below:	·
	ation Number			Date of Filing	
SEP 2 1 2001 8					
L. C.					
I hereby claim the benefit under United States, listed below and, inso application(s) in the manner provide as defined in 37 CFR § 1.56 whice application:	ofar as the subject n	natter of each of the C	aims of this application is not di 112 I acknowledge the duty to	sciosed in the prior United disclose information which	n is material to patentability
Application Numb	er	Da	ate of Filing	Status (Patented, P	ending, Abandoned)

Application Number	Date of Filing	Status (Patented, Pending, Abandoned)

I hereby appoint the following attorney and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., Douglas B. Henderson, Reg. No. 20,291; Ford F. Farabow, Jr., Reg. No. 20,630; Arthur S. Garrett, Reg. No. 20,338; Donald R. Dunner, Reg. No. 19,073; Brian G. Brunsvold, Reg. No. 22,593; Tipton D. Jennings, IV, Reg. No. 20,645; Jerry D. Volght, Reg. No. 23,020; Laurence R. Hefter, Reg. No. 20,827; Kenneth E. Payne, Reg. No. 23,098; Herbert H. Mintz, Reg. No. 26,691; C. Larry O'Rourke, Reg. No. 26,014; Albert J. Santorelli, Reg. No. 22,610; Michael C. Elmer, Reg. No. 25,857; Richard H. Smith, Reg. No. 20,609; Stephen L. Peterson, Reg. No. 26,325; John M. Romary, Reg. No. 26,331; Bruce C. Zotter, Reg. No. 27,680; Dennis P. O'Reilley, Reg. No. 27,932; Allen M. Sokal, Reg. No. 26,695; Robert D. Bajefsky, Reg. No. 25,387; Richard L. Stroup, Reg. No. 28,478; David W. Hill, Reg. No. 28,220; Thomas L. Irving, Reg. No. 28,619; Charles E. Lipsey, Reg. No. 28,165; Thomas W. Winland, Reg. No. 27,605; Basil J. Lewris, Reg. No. 28,818; Martin I. Fuchs, Reg. No. 28,508; E. Robert Yoches, Reg. No. 30,120; Barry W. Graham, Reg. No. 29,924; Susan Haberman Griffen, Reg. No. 30,907; Richard B. Racine, Reg. No. 30,415; Thomas H. Jenkins, Reg. No. 30,857; Robert E. Converse, Jr., Reg. No. 27,432; Clair X. Mullen, Jr., Reg. No. 20,348; Christopher P. Foley, Reg. No. 31,354; John C. Paul, Reg. No. 30,413; Roger D. Taylor, Reg. No. 28,992; David M. Kelly, Reg. No. 30,953; Kenneth J. Meyers, Reg. No. 25,146; Carol P. Einaudi, Reg. No. 32,220; Walter Y. Boyd, Jr., Reg. No. 31,738; Steven M. Anzalone, Reg. No. 32,095; Jean B. Fordis, Reg. No. 32,984; Barbara C. McCurdy, Reg. No. 32,120; James K. Hammond, Reg. No. 31,964; Richard V. Burgujian, Reg. No. 31,744; J. Michael Jakes, Reg. No. 32,824; Thomas W. Banks, Reg. No. 32,719; Christopher P. Isaac, Reg. No. 32,616; Bryan C. Diner, Reg. No. 32,409; M. Paul Barker, Reg. No. 32,013; Andrew Chanho Sonu, Reg. No. 33,457; David S. Forman, Reg. No. 33,694; Vincent P. Kovalick, Reg. No. 32,867; James W. Edmondson, Reg. No. 33,871; Michael R. McGurk, Reg. No. 32,045; Joann M. Neth, Reg. No. 36,363; Gerson S. Panitch, Reg. No. 33,751; Cheri M. Taylor, Reg. No. 33,216; Charles E. Van Horn, Reg. No. 40,266; Linda A. Wadler, Reg. No. 33,218; Jeffrey A. Berkowitz, Reg. No. 36,743; Michael R. Kelly, Reg. No. 33,921; James B. Monroe, Reg. No. 33,971; Doris Johnson Hines, Reg. No. 34,629; Allen R. Jensen, Reg. No. 28,224; Lori Ann Johnson, Reg. No. 34,498; and David A. Manspeizer, Reg. No. 37,540, C. Gregory Gramenopoulos, Reg. No. 36,532, and Timothy J. May, Reg. No. 41,538. Please address all COTTESPONDENCE to FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P. 1300 I Street, N.W., Washington, D.C. 20005, Telephone No. (202) 408-4000.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

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## DECLARATION AND POWER OF ATTORNEY

bw named inventor, I hereby declare that: my residence, post office address and citizenship are stated below next to my name; I believe I am the ori dirst, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which claimed and for which a patent is sought on the invention entitled: SYSTEM AND METHODS FOR PROVIDING STARTER CREDIT CARD ACCOUNTS the specification of which is attached and/or was filed on June 15, 2001, as United States Application No. 09/880,777 or PCT International Application No. and was amended on \_\_\_\_\_\_\_ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment

referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate or § 365(a) of any PCT international application(s) designating at least one country other than the United States, listed below and have also identified below, any foreign application(s) for patent or inventor's certificate, or any PCT International application(s) having a filing date before that of the application(s) of which priority is claimed:

Country	Application Number	Date of Filing	Priority Claimed U	nder 35 U.S.C. 119
,			□ YES	· D NO
			□ YES	□ NO

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below:

13410	Application Number	Date of Filing
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SEP 2 1 2001 @		

Increby claim be benefit under 35 U.S.C. § 120 of any United States application(s) or § 365(c) of any PCT International application(s) designating the United States application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this application:

Application Number	Date of Filing	Status (Patented, Pending, Abandoned)
		·

I hereby appoint the following attorney and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., Douglas B. Henderson, Reg. No. 20,291; Ford F. Farabow, Jr., Reg. No. 20,630; Arthur S. Garrett, Reg. No. 20,338; Donald R. Dunner, Reg. No. 19,073; Brian G. Brunsvold, Reg. No. 22,593; Tipton D. Jennings, IV, Reg. No. 20,645; Jerry D. Voight, Reg. No. 23,020; Laurence R. Hefter, Reg. No. 20,827; Kenneth E. Payne, Reg. No. 23,098; Herbert H. Mintz, Reg. No. 26,691; C. Larry O'Rourke, Reg. No. 26,014; Albert J. Santorelli, Reg. No. 22,610; Michael C. Elmer, Reg. No. 25,857; Richard H. Smith, Reg. No. 20,609; Stephen L. Peterson, Reg. No. 26,325; John M. Romary, Reg. No. 26,331; Bruce C. Zotter, Reg. No. 27,680; Dennis P. O'Reilley, Reg. No. 27,932; Allen M. Sokal, Reg. No. 26,695; Robert D. Bajefsky, Reg. No. 25,387; Richard L. Stroup, Reg. No. 28,478; David W. Hill, Reg. No. 28,220; Thomas L. Irving, Reg. No. 28,619; Charles E. Lipsey, Reg. No. 28,165; Thomas W. Winland, Reg. No. 27,605; Basil J. Lewris, Reg. No. 28,818; Martin I. Fuchs, Reg. No. 28,508; E. Robert Yoches, Reg. No. 30,120; Barry W. Graham, Reg. No. 29,924; Susan Haberman Griffen, Reg. No. 30,907; Richard B. Racine, Reg. No. 30,415; Thomas H. Jenkins, Reg. No. 30,857; Robert E. Converse, Jr., Reg. No. 27,432; Clair X. Mullen, Jr., Reg. No. 20,348; Christopher P. Foley, Reg. No. 31,354; John C. Paul, Reg. No. 30,413; Roger D. Taylor, Reg. No. 28,992; David M. Kelly, Reg. No. 30,953; Kenneth J. Meyers, Reg. No. 25,146; Carol P. Einaudi, Reg. No. 32,220; Walter Y. Boyd, Jr., Reg. No. 31,738; Steven M. Anzalone, Reg. No. 32,095; Jean B. Fordis, Reg. No. 32,984; Barbara C. McCurdy, Reg. No. 32,120; James K. Hammond, Reg. No. 31,964; Richard V. Burgujian, Reg. No. 31,744; J. Michael Jakes, Reg. No. 32,824; Thomas W. Banks, Reg. No. 32,719; Christopher P. Isaac, Reg. No. 32,616; Bryan C. Diner, Reg. No. 32,409; M. Paul Barker, Reg. No. 32,013; Andrew Chanho Sonu, Reg. No. 33,457; David S. Forman, Reg. No. 33,694; Vincent P. Kovalick, Reg. No. 32,867; James W. Edmondson, Reg. No. 33,871; Michael R. McGurk, Reg. No. 32,045; Joann M. Neth, Reg. No. 36,363; Gerson S. Panitch, Reg. No. 33,751; Cheri M. Taylor, Reg. No. 33,216; Charles E. Van Horn, Reg. No. 40,266; Linda A. Wadler, Reg. No. 33,218; Jeffrey A. Berkowitz, Reg. No. 36,743; Michael R. Kelly, Reg. No. 33,921; James B. Monroe, Reg. No. 33,971; Doris Johnson Hines, Reg. No. 34,629; Allen R. Jensen, Reg. No. 28,224; Lori Ann Johnson, Reg. No. 34,498; and David A. Manspeizer, Reg. No. 37,540, C. Gregory Gramenopoulos, Reg. No. 36,532, and Timothy J. May, Reg. No. 41,538. Please address all correspondence to FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P. 1300 I Street, N.W., Washington, D.C. 20005, Telephone No. (202) 408-4000.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

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ull Name of Third Inventor: Scott Dalla Valle	Inventor's Signature	Date
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Post Office Address 8537 Eversham Court South Richmer Full Name of Sixth Inventor: Peter Lackey  Residence 4080 Coal Spring Lane Apt 3A Glen Allen,	Inventor's Signature  VA 23060	Citizenship USA  Date
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## As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; I believe I am the

original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: SYSTEM AND METHODS FOR PROVIDING STARTER CREDIT CARD

ACCOUNTS the specification of which Application No.	th □ is attached and	d/or ■ was filed o and was amended	d on	(if applicable).	
I hereby state that I have reviewed referred to above. I acknowledge the I hereby claim foreign priority benef of any PCT international application application(s) for patent or inventor's is claimed:	duty to disclose in its under 35 U.S.C (s) designating at l	nformation which C. § 119(a)-(d) c least one country	n is material to patentability as de or § 365(b) of any foreign applica other than the United States, lis	fined in 37 CFR § 1.5 ation(s) for patent or inv ted below and have also	o. ventor's certificate or § 365(a) o identified below, any foreign
Country	Applicatio	n Number	Date of Filing	Priority Claimed	d Under 35 U.S.C. 119
Country	Пррисаци	iii i tatiibei		□ YES	□ NO
				□ YES	□ NO
hereby clam the benefit under 3	5 U.S.C. § 119(e	e) of any United	States provisional application(s) I	isted below:	
Applicat	tion Number			Date of Filing	
		<del> </del>			
United States, listed below and, insofa application(s) in the manner provided as defined in 37 CFR § 1.56 which application:	l hy the first naraor	aph of 35 U.S.C	. § 112, I acknowledge the duty to g date of the prior application(s)	o disclose information wand the national or PCT	Thernational filing date of thi
Application Number	<u>r                                      </u>		Date of Filing	Status (Patente	d, Pending, Abandoned)
therewith. FINNEGAN, HENDERS' No. 20,630; Arthur S. Garrett, Re No. 20,645; Jerry D. Volght, Reg 26,691; C. Larry O'Rourke, Reg. 20,609; Stephen L. Peterson, Reg. 27,932; Allen M. Sokal, Reg. No. Thomas L. Irving, Reg. No. 28,619 I. Fuchs, Reg. No. 28,508; E. Robe B. Racine, Reg. No. 30,415; Thor Christopher P. Foley, Reg. No. 31, Meyers, Reg. No. 25,146; Carol P. Reg. No. 32,984; Barbara C. McCu Reg. No. 32,984; Barbara C. McCu Reg. No. 32,824; Thomas W. Bank 32,013; Andrew Chanho Sonu, Re No. 33,871; Michael R. McGurk, 33,216; Charles E. Van Horn, Reg 33,921; James B. Monroe, Reg. No and David A. Manspeizer, Reg. No correspondence to FINNEGAN, HENT 4000.  I hereby declare that all statemen and further that these statements w both, under section 1001 of Title 1 issuing thereon.	g. No. 20,338; D. No. 23,020; La No. 26,014; Alb No. 26,325; Jol 26,695; Robert I D; Charles E. Lipse; ert Yoches, Reg. N mas H. Jenkins, Re 354; John C. Paul Einaudi, Reg. No. 17dy, Reg. No. 32,045; g. No. 33,457; D Reg. No. 32,045; g. No. 40,266; Li 10. 33,971; Doris Jo 10. 37,540, C. Gro DERSON, FARABOW, ts made herein of the sere made with the	onald R. Dunner, urence R. Hefter ert J. Santorelli, hn M. Romary, I. D. Bajefsky, Reg. No. 28, 1 lo. 30, 120; Barrieg. No. 30, 857; Reg. No. 30, 857; Reg. No. 30, 857; Reg. No. 30, 857; Christopher F. David S. Forman, Joann M. Nethnda A. Wadler, I. Johnson Hines, Regeory Gramenop, GARRETT & DUN	, Reg. No. 19,075; Brian G. Brui, Reg. No. 20,827; Kenneth E. Reg. No. 22,610; Michael C. Et Reg. No. 26,331; Bruce C. Zot No. 25,387; Richard L. Stroup, 165; Thomas W. Winland, Reg. No. 29,924; Robert E. Converse, Jr., Reg. No. 13; Roger D. Taylor, Reg. No. 29, 13; Roger D. Taylor, Reg. No. 31,738; Hammond, Reg. No. 31,964; Ric P. Isaac, Reg. No. 32,616; Bryan Reg. No. 33,694; Vincent P. Ko, Reg. No. 33,694; Vincent P. Ko, Reg. No. 33,694; Vincent P. Ko, Reg. No. 34,629; Allen R. Jensen, I oulos, Reg. No. 36,532, and Taylor, Reg. No. 36,532, and Taylor, Reg. No. 1300 I Street, N.W., ge are true and that all statements willful false statements and the li	provide, Keg. No. 22,59 Payne, Reg. No. 23,09 Payne, Reg. No. 27,680; Reg. No. 27,680; Reg. No. 27,605; Basil J. Leg; Susan Haberman Grif No. 27,432; Clair X. 18,992; David M. Kelly Steven M. Anzalone, Rehard V. Burgujian, Reg. C. Diner, Reg. No. 32,00 Pailick, Reg. No. 32,80 Pailick, Reg. No. 33,70 Rog. No. 28,224; Lori X. 18 Page No. 28,224; Lori X. 19 Page No.	13; Hipton D. Jentinig, 17, Rev. 18; Herbert H. Mintz, Reg. No. 7; Richard H. Smith, Reg. No. 28,220 wris, Reg. No. 28,818; Martifen, Reg. No. 28,818; Martifen, Reg. No. 30,907; Richard Mullen, Jr., Reg. No. 20,340, Reg. No. 32,095; Jean B. Ford. No. 31,744; J. Michael Jake,409; M. Paul Barker, Reg. No. 43; Michael R. Kelly, Reg. No. 43; Michael R. Kelly, Reg. No. 41,538. Please address No. 41,538. Please address No. Telephone No. (202) 40 nd belief are believed to be truble by fine or imprisonment,
Full Name of First Inventor: Keir	a Brooke Bard	ln	ventor's Signature		Date
Full Name of First Inventor: Kein Residence 2810 Monument Av					Date Citizenship USA

Full Name of Second Inventor: Jeremy Paul Clifford	Inventor's Signature	Date
Residence 1236 N. Dinwiddie St. Arlington, VA 22205		Citizenship USA
Post Office Address 1236 N. Dinwiddle St. Arlington, VA	22205	· · · · · · · · · · · · · · · · · · ·
Full Name of Third Inventor: Scott Dalla Valle	Inventor's Signature	Date
Residence 4107 Whitford Circle Apt. 810 Glen Allen, VA	23060	Citizenship USA
Post Office Address 4107 Whitford Circle Apt. 810 Glen A	llen, VA 23060	<del></del>
·		
Full Name of Fourth Inventor: Nathan Tad Czyzeswki	Inventor's Signature	Date
Residence 3536 S. Stafford Street Apt. 1 Arlington, VA 2	2206	Citizenship USA
Post Office Address 3536 S. Stafford Street Apt. 1 Arlington	1, VA 22206	. 1
Full Name of Fifth Inventor: Baskaran Nadarajah	Inventor's Signature Ma baskan	Date 09/06/2001
Residence 8537 Eversham Court South Richmond, VA 232	294	Citizenship Sri Lanka
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Full Name of Sixth Inventor: Peter Lackey	Inventor's Signature	Date
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Post Office Address 4080 Coal Spring Lane Apt 3A Glen Al	len, VA 23060	
Full Name of Seventh Inventor: Wayne Thomas Sanchez	Inventor's Signature	Date
Residence 2750 Mill House Lane Sandy Hook, VA 23153		Citizenship USA
Post Office Address 2750 Mill House Lane Sandy Hook, VA	23153	
Full Name of Eighth Inventor: Brian George Pilko	Inventor's Signature	Date
Residence 4001 N. 9th Street, # 705 Arlington, VA 2220	3	Citizenship USA
Post Office Address 4001 N. 9th Street, # 705 Arlington, V	A 22203	

	DECLARATION AN	D POWER OF ATTORNEY			
As a below named inventor, I here	eby declare and: my residence, post offi	ce address and citizenship and	is stated below next to m	ny name; I believe I am the	
original, first, and sole inventor (if	original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject ma				
which is claimed and for which a	patent is sought on the invention ent	tled: SYSTEM AND METHO	ODS FOR PROVIDING	STARTER CREDIT CARD	
ACCOUNTS the specification of w	hich $\Box$ is attached and/or $\blacksquare$ was filed on $J$			0,777 or PCT International	
Application No.	and was amended or	l	(if applicable).		
	red and understand the contents of the a			nended by any amendment	
	referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56.				
I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate or § 365(a)					
of any PCT international application(s) designating at least one country other than the United States, listed below and have also identified below, any foreign					
	application(s) for patent or inventor's certificate, or any PCT International application(s) having a filing date before that of the application(s) of which priority				
is claimed:					
0 1 5 ×		<del></del>			
. Country	Application Number	Date of Filing	Priority Claimed U	Inder 35 U.S.C. 119	
1 2001 %		•	□ YES	· □ NO	
$\omega$					

d > Legel ( ) Pain the benefit under 35 U.S.C.	§ 119(e) of any United States provisional application(s) listed belo	w:
/ / B # emoup shall the benefit dide 33 d.s.c.	3 1 17(c) of any diffice states provisional application(s) issued belo	

Application Number	Date of Filing

☐ YES

□ NO

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s) or § 365(c) of any PCT International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this application:

Application Number	Date of Filing	Status (Patented, Pending, Abandoned)

I hereby appoint the following attorney and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., Douglas B. Henderson, Reg. No. 20,291; Ford F. Farabow, Jr., Reg. No. 20,630; Arthur S. Garrett, Reg. No. 20,338; Donald R. Dunner, Reg. No. 19,073; Brian G. Brunsvold, Reg. No. 22,593; Tipton D. Jennings, IV, Reg. No. 20,645; Jerry D. Voight, Reg. No. 23,020; Laurence R. Hefter, Reg. No. 20,827; Kenneth E. Payne, Reg. No. 23,098; Herbert H. Mintz, Reg. No. 26,691; C. Larry O'Rourke, Reg. No. 26,014; Albert J. Santorelli, Reg. No. 22,610; Michael C. Elmer, Reg. No. 25,857; Richard H. Smith, Reg. No. 20,609; Stephen L. Peterson, Reg. No. 26,325; John M. Romary, Reg. No. 26,331; Bruce C. Zotter, Reg. No. 27,680; Dennis P. O'Reilley, Reg. No. 27,932; Allen M. Sokal, Reg. No. 26,695; Robert D. Bajefsky, Reg. No. 25,387; Richard L. Stroup, Reg. No. 28,478; David W. Hill, Reg. No. 28,220; Thomas L. Irving, Reg. No. 28,619; Charles E. Lipsey, Reg. No. 28,165; Thomas W. Winland, Reg. No. 27,605; Basil J. Lewris, Reg. No. 28,818; Martin 1. Fuchs, Reg. No. 28,508; E. Robert Yoches, Reg. No. 30,120; Barry W. Graham, Reg. No. 29,924; Susan Haberman Griffen, Reg. No. 30,907; Richard B. Racine, Reg. No. 30,415; Thomas H. Jenkins, Reg. No. 30,857; Robert E. Converse, Jr., Reg. No. 27,432; Clair X. Mullen, Jr., Reg. No. 20,348; Christopher P. Foley, Reg. No. 31,354; John C. Paul, Reg. No. 30,413; Roger D. Taylor, Reg. No. 28,992; David M. Kelly, Reg. No. 30,953; Kenneth J. Meyers, Reg. No. 25,146; Carol P. Einaudi, Reg. No. 32,220; Walter Y. Boyd, Jr., Reg. No. 31,738; Steven M. Anzalone, Reg. No. 32,095; Jean B. Fordis, Reg. No. 32,984; Barbara C. McCurdy, Reg. No. 32,120; James K. Hammond, Reg. No. 31,964; Richard V. Burgujian, Reg. No. 31,744; J. Michael Jakes, Reg. No. 32,824; Thomas W. Banks, Reg. No. 32,719; Christopher P. Isaac, Reg. No. 32,616; Bryan C. Diner, Reg. No. 32,409; M. Paul Barker, Reg. No. 32,013; Andrew Chanho Sonu, Reg. No. 33,457; David S. Forman, Reg. No. 33,694; Vincent P. Kovalick, Reg. No. 32,867; James W. Edmondson, Reg. No. 33,871; Michael R. McGurk, Reg. No. 32,045; Joann M. Neth, Reg. No. 36,363; Gerson S. Panitch, Reg. No. 33,751; Cheri M. Taylor, Reg. No. 33,216; Charles E. Van Horn, Reg. No. 40,266; Linda A. Wadler, Reg. No. 33,218; Jeffrey A. Berkowitz, Reg. No. 36,743; Michael R. Kelly, Reg. No. 33,921; James B. Monroe, Reg. No. 33,971; Doris Johnson Hines, Reg. No. 34,629; Allen R. Jensen, Reg. No. 28,224; Lori Ann Johnson, Reg. No. 34,498; and David A. Manspeizer, Reg. No. 37,540, C. Gregory Gramenopoulos, Reg. No. 36,532, and Timothy J. May, Reg. No. 41,538. Please address all correspondence to FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P. 1300 | Street, N.W., Washington, D.C. 20005, Telephone No. (202) 408-

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full Name of First Inventor: Keira Brooke Bard	Inventor's Signature	Date
Residence 2810 Monument Ave. Apt. 3 Richmond,	VA 23221	Citizenship USA
Post Office Address 2810 Monument Ave. Apt. 3 Ri	chmond, VA 23221	

Full Name of Second Inventor: Jeremy Paul Cofford	Inventor's Signature	DO La	Date 6/15/01
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Post Office Address 1236 N. Dinwiddie St. Arlington, VA 2	22205		
Full Name of Third Inventor: Scott Dalla Valle	Inventor's Signature		Date
Residence 4107 Whitford Circle Apt. 810 Glen Allen, VA	23060		Citizenship USA
Post Office Address 4107 Whitford Circle Apt. 810 Glen A	llen, VA 23060		· .
			·
Full Name of Fourth Inventor: Nathan Tad Czyzeswki	Inventor's Signature		Date
Residence 3536 S. Stafford Street Apt. 1 Arlington, VA 2.	2206		Citizenship USA
Post Office Address 3536 S. Stafford Street Apt. 1 Arlington	n, VA 22206		
·			
Full Name of Fifth Inventor: Baskaran Nadarajah	Inventor's Signature		Date
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Full Name of Sixth Inventor: Peter Lackey	Inventor's Signature		Date
Residence 4080 Coal Spring Lane Apt 3A Glen Allen, VA	23060		Citizenship USA
Post Office Address 4080 Coal Spring Lane Apt 3A Glen A	llen, VA 23060		
			,
Full Name of Seventh Inventor: Wayne Thomas Sanchez	Inventor's Signature		Date
Residence 2750 Mill House Lane Sandy Hook, VA 2315	3		Citizenship USA
Post Office Address 2750 Mill House Lane Sandy Hook, V.	A 23153		
Full Name of Eighth Inventor: Brian George Pilko	Inventor's Signature		Date
Residence 4001 N. 9 <sup>th</sup> Street, # 705 Arlington, VA 222	03		Citizenship USA
Post Office Address 4001 N. 9th Street, # 705 Arlington,	VA 22203		

## DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declared original, first, and sole inventor (if only one nat which is claimed and for which a patent is so	me is listed below) or an original, first, ar	nd joint inventor (if plural names are listed b	elow) of the subject matter
ACCOUNTS the specification of which □ is atta Application No.	ached and/or <b>u</b> was filed on June 15, 200 and was amended on	01, as United States Application No. 09/88 (if applicable).	0,777 or PCT International
I hereby state that I have reviewed and under referred to above. I acknowledge the duty to d	erstand the contents of the above-identif	fied specification, including the claims, as ar patentability as defined in 37 CFR § 1.56.	nended by any amendment
I hereby claim foreign priority benefits under	35 U.S.C. § 119(a)-(d) or § 365(b) of	any foreign application(s) for patent or inven	tor's certificate or § 365(a)

of any PCT international application(s) designating at least one country other than the United States, listed below and have also identified below, any foreign application(s) for patent or inventor's certificate, or any PCT International application(s) having a filling date before that of the application(s) of which priority

. Country	Application Number	Date of Filing	Priority Claimed Un	der 35 U.S.C. 119
SEP 2 1 2001 C			□ YES	□ NO
			□ YES	□ NO

hereby 5 mm the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below:

Application Number	Date of Filing

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s) or § 365(c) of any PCT International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this application:

Application Number	Date of Filing	Status (Patented, Pending, Abandoned)

I hereby appoint the following attorney and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., Douglas B. Henderson, Reg. No. 20,291; Ford F. Farabow, Jr., Reg. No. 20,630; Arthur S. Garrett, Reg. No. 20,338; Donald R. Dunner, Reg. No. 19,073; Brian G. Brunsvold, Reg. No. 22,593; Tipton D. Jennings, IV, Reg. No. 20,645; Jerry D. Voight, Reg. No. 23,020; Laurence R. Hefter, Reg. No. 20,827; Kenneth E. Payne, Reg. No. 23,098; Herbert H. Mintz, Reg. No. 26,691; C. Larry O'Rourke, Reg. No. 26,014; Albert J. Santorelli, Reg. No. 22,610; Michael C. Elmer, Reg. No. 25,857; Richard H. Smith, Reg. No. 20,609; Stephen L. Peterson, Reg. No. 26,325; John M. Romary, Reg. No. 26,331; Bruce C. Zotter, Reg. No. 27,680; Dennis P. O'Reilley, Reg. No. .27,932; Allen M. Sokal, Reg. No. 26,695; Robert D. Bajefsky, Reg. No. 25,387; Richard L. Stroup, Reg. No. 28,478; David W. Hill, Reg. No. 28,220; Thomas L. Irving, Reg. No. 28,619; Charles E. Lipsey, Reg. No. 28,165; Thomas W. Winland, Reg. No. 27,605; Basil J. Lewris, Reg. No. 28,818; Martin 1. Fuchs, Reg. No. 28,508; E. Robert Yoches, Reg. No. 30,120; Barry W. Graham, Reg. No. 29,924; Susan Haberman Griffen, Reg. No. 30,907; Richard B. Racine, Reg. No. 30,415; Thomas H. Jenkins, Reg. No. 30,857; Robert E. Converse, Jr., Reg. No. 27,432; Clair X. Mullen, Jr., Reg. No. 20,348; Christopher P. Foley, Reg. No. 31,354; John C. Paul, Reg. No. 30,413; Roger D. Taylor, Reg. No. 28,992; David M. Kelly, Reg. No. 30,953; Kenneth J. Meyers, Reg. No. 25,146; Carol P. Einaudi, Reg. No. 32,220; Walter Y. Boyd, Jr., Reg. No. 31,738; Steven M. Anzalone, Reg. No. 32,095; Jean B. Fordis, Reg. No. 32,984; Barbara C. McCurdy, Reg. No. 32,120; James K. Hammond, Reg. No. 31,964; Richard V. Burgujian, Reg. No. 31,744; J. Michael Jakes, Reg. No. 32,824; Thomas W. Banks, Reg. No. 32,719; Christopher P. Isaac, Reg. No. 32,616; Bryan C. Diner, Reg. No. 32,409; M. Paul Barker, Reg. No. 32,013; Andrew Chanho Sonu, Reg. No. 33,457; David S. Forman, Reg. No. 33,694; Vincent P. Kovalick, Reg. No. 32,867; James W. Edmondson, Reg. No. 33,871; Michael R. McGurk, Reg. No. 32,045; Joann M. Neth, Reg. No. 36,363; Gerson S. Panitch, Reg. No. 33,751; Cheri M. Taylor, Reg. No. 33,216; Charles E. Van Horn, Reg. No. 40,266; Linda A. Wadler, Reg. No. 33,218; Jeffrey A. Berkowitz, Reg. No. 36,743; Michael R. Kelly, Reg. No. 33,921; James B. Monroe, Reg. No. 33,971; Doris Johnson Hines, Reg. No. 34,629; Allen R. Jensen, Reg. No. 28,224; Lori Ann Johnson, Reg. No. 34,498; and David A. Manspeizer, Reg. No. 37,540, C. Gregory Gramenopoulos, Reg. No. 36,532, and Timothy J. May, Reg. No. 41,538. Please address all COTTESPONDENCE tO FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P. 1300 I Street, N.W., Washington, D.C. 20005, Telephone No. (202) 408-4000.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full Name of First Inventor: Keira Brooke Bard	Inventor's Signature	KenaBBard	Date 8/13/01
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Post Office Address 2810 Monument Ave. Apt. 3 Richmond, VA 23221			

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22205	
Inventor's Signature	Date
23060	Citizenship USA
Nilen, VA 23060	
Inventor's Signature	Date
22206	Citizenship USA
on, VA 22206	
Inventor's Signature	Date
Residence 8537 Eversham Court South Richmond, VA 23294	
I, VA 23294	
Inventor's Signature	Date
Residence 4080 Coal Spring Lane Apt 3A Glen Allen, VA 23060	
Allen, VA 23060	
Inventor's Signature	Date
33	Citizenship USA
Post Office Address 2750 Mill House Lane Sandy Hook, VA 23153	
Inventor's Signature	Date
203	Citizenship USA
VA 22203	
	Inventor's Signature 23060  Illen, VA 23060  Inventor's Signature 22206  Inventor's Signature 3294  Inventor's Signature 32060  Allen, VA 23060  Inventor's Signature 33  VA 23153

As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: SYSTEM AND METHODS FOR PROVIDING STARTER CREDIT CAR ACCOUNTS the specification of which is attached and/or was filed on June 15, 2001, as United States Application No. 09/880,777 or PCT Internation Application No.  I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56.  I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate or § 365(c) of any PCT international application(s) designating at least one country other than the United States, listed below and have also identified below, any foreign application(s) for patent or inventor's certificate, or any PCT International application(s) having a filing date before that of the application(s) of which priority claimed:				
Country App	lication Number	Date of Filing		Inder 35 U.S.C. 119
			□ YES	□ NO
			□ YES	□ NO
I hereby claim the benefit under 35 U.S.C. §	119(e) of any United State	s provisional application(s) lis	ted below:	·
Application Numbe	•		Date of Filing	
2	Application Number			
SEP 2 1 2001 S				
Phereby states the benefit under 35 U.S.C. § 120 of any United States application(s) or § 365(c) of any PCT International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this application:				
Application Number Date of Filing Status (Patented, Pending, Abandoned)				
Application Number	Dat	C OI THING		
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Application Number	Date of Filing	Status (Patented, Pending, Abandoned)

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

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original, first, and sole inventor (if of which is claimed and for which a ACCOUNTS the specification of what Application No.  I hereby state that I have reviewed referred to above. I acknowledge the I hereby claim foreign priority beneficially application of any PCT. International application	by declare that: my residence, post of the patent is sought on the invention of patent is sought on the invention of the patent is attached and/or ■ was filed on and was amended d and understand the contents of the patent is under 35 U.S.C. § 119(a)-(d) on (s) designating at least one country of the contents of the patent is under 35 U.S.C. § 119(a)-(d) on (s) designating at least one country of the patent is certificate, or any PCT International	riginal, first, and joint inventor (intitled: SYSTEM AND METHO in June 15, 2001, as United State one above-identified specification, it is material to patentability as defined if § 365(b) of any foreign applica- other than the United States, list	if plural names are listed be DDS FOR PROVIDING S'es Application No. 09/880 (if applicable). Including the claims, as amount of the claims, as a mount of the claims of the claims.	TARTER CREDIT CARD, 777 or PCT International ended by any amendment or's certificate or § 365(a) entified below, any foreign
Country	Application Number	Date of Filing	Priority Claimed Ur	nder 35 U.S.C. 119
			□ YES	□ NO
			□ YES	□ NO
I hereby claim the benefit under	35 U.S.C. § 119(e) of any United S	states provisional application(s) li	isted below:	
2 Applie	ation Number		Date of Filing	
SEP 21 2001 &				
B. E.		·		·
I hereby the benefit under 35 U.S.C. § 120 of any United States application(s) or § 365(c) of any PCT International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filling date of the prior application(s) and the national or PCT International filling date of this application:				
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